

PRELIMINARY AMENDMENT

Please replace paragraph [0001] of the application with the following new Paragraph [0001]:

"This invention is a continuation in part of and claims priority to U.S. Patent Application No. 10/192,488, entitled "SYSTEM AND METHOD FOR PAYMENT USING RADIO FREQUENCY IDENTIFICATION IN CONTACT AND CONTACTLESS TRANSACTIONS," filed on July 9, 2002 (which itself claims priority to U.S. Provisional Patent Application No. 60/304,216, filed July 10, 2001), to U.S. Application No. 10/062,106, entitled "TRANSACTION CARD," filed January 31, 2001, to U.S. Patent Application No. 10/092,681, entitled "TRANSACTION CARD," filed March 7, 2002, to U.S. Patent Application No. 10/288,945, entitled "PERFORATED TRANSACTION CARD," filed November 6, 2002, to U.S. Application No. 10/302,658, entitled "TRANSACTION CARD WITH DUAL CHIPS," filed November 22, 2002, to U.S. Patent No. 10/394,914, entitled "TRANSACTION CARD," filed March 21, 2003, and to U.S. Provisional Patent Application No. 60/427,977, filed on November 20, 2002, the entire contents of which are hereby incorporated by reference."

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